

NVB 1007-7 (Rev. 3/22)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN RE:

HERBERT STEWART PENROSE

BK-24-50803-hlb
CHAPTER 13

Debtor(s)

NOTICE OF INCOMPLETE
AND/OR DEFICIENT FILING

NOTICE IS GIVEN that the above debtor(s) filed a voluntary petition on 8/13/24. Pursuant to the Federal Rules of Bankruptcy Procedure and the Local Rules for the District of Nevada, the Clerk has noted deficiencies to the petition and/or schedules and statements of this debtor(s) as listed below. This Notice advises the debtor(s) of deficiencies noted by the Clerk in the filing of the Voluntary Petition and related documents. This Notice does not cover all duties and requirements a debtor must perform, and there may be other deficiencies not noted below. **Failure to cure the deficiencies within the time allowed by law or by an extension granted by court order may result in the dismissal of this case.**

SCHEDULES, STATEMENTS AND CERTIFICATIONS:

- * The following schedules, required pursuant to Fed. R. Bankr. P. 1007 and LR 1007, were not filed with the Voluntary Petition:
 - * Declaration About an Individual Debtor's Schedules (Official Form 106Dec)
 - * Summary of Your Assets and Liabilities and Certain Statistical Information (28 U.S.C. Section 159)(Official Form 106Sum)
 - * Schedule A/B: Property (Official Form 106A/B)
 - * Schedule C: Property You Claim as Exempt (Official Form 106C)
 - * Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)
 - * Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)
 - * Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G)
 - * Schedule H: Your Codebtors (Official Form 106H)
 - * Schedule I: Your Income (Official Form 106I)
 - * Schedule J: Your Expenses (Official Form 106J)
- * The Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107), required pursuant to Fed. R. Bankr. P. 1007(b) and (c), was not filed with the Voluntary Petition.

LIST OF CREDITORS:

- * The Verification of Creditor Matrix, required pursuant to Fed. R. Bankr. P. 1008, was not filed with the list of creditors.

STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION:

- * The Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period and/or Chapter 13 Calculation of Your Disposable Income (Official Forms 122C-1 and 122C-2), required pursuant to Fed. R. Bankr. P. 1007(b)(6) and (c), were not filed at the same time as the

Voluntary Petition.

CERTIFICATION OF CREDIT COUNSELING:

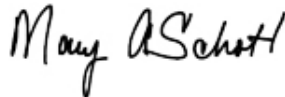
- * The Voluntary Petition indicates that the debtor is not required to receive credit counseling due to incapacity, disability, or active military duty but the request for determination by the court under Section 109(h)(4) was not filed pursuant to Fed. R. Bankr. P. 1007, and 11 U.S.C. Section 109(h).

CHAPTER 13 PLAN:

- * A Chapter 13 Plan, required pursuant to Fed. R. Bankr. P. 3015(b), was not filed with the Voluntary Petition.

NOTICE IS FURTHER GIVEN that the Federal Rules of Bankruptcy Procedure, Local Rules and Electronic Filing Procedures are available on the court's web site at <http://www.nvb.uscourts.gov>.

Dated: 8/13/24

A handwritten signature in black ink, reading "Mary A. Schott". The signature is written in a cursive, flowing style.

Mary A. Schott
Clerk of Court